

# Card Services

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February 9, 2005

STEVEN G MILLETT  
12449 SLATER ST  
OVERLAND PARK, KS 66213

RE: 05040W000611INT

Dear STEVEN G MILLETT:

Thank you for your recent application for a credit card account. We regret we are unable to approve your request at this time.

Your application was processed by a credit scoring system that assigns a numerical value to the various items of information we consider in evaluating an application. These numerical values are based on the information reviewed in your consumer credit file and the information you provided on your application.

The information we reviewed did not score a sufficient number of points for approval of the higher credit line. The reason(s) for our decision is(are):

Number of recent inquiries  
Percentage of installment loans to total trades in credit file or no installment trades  
Number of retail accounts with balances

In reaching our decision, we relied on information contained in the consumer credit file from the consumer credit reporting agency: Trans Union, Credit Bureau Request, Po Box 1000, Chester, Pa 19022, (800) 888-4213, [www.transunion.com/direct](http://www.transunion.com/direct). The consumer credit reporting agency did not make the credit decision and is unable to provide you with the specific reasons for our decision. Please contact the credit reporting agency for instructions on obtaining a free copy of your credit file. If you provide the agency with a copy of this letter within 60 days, they will send you a free copy of your consumer credit report. You have the right to dispute the accuracy or the completeness of any information in your report using the dispute resolution procedures accompanying your request.

As a result of our decision, any balance transfer requests included with your credit application will not be processed.

Thank you for your interest in our credit card program. If you have additional information, which could lead to reconsideration of your request, please contact our office.

Sincerely,

*D. Webster*

D. Webster  
Senior Vice President  
Consumer Lending  
302.741.1825

05B/NATACP111/PLA/CB41007785

SEE OTHER SIDE FOR IMPORTANT INFORMATION

**CORRESPONDENCE MAILING ADDRESS**

Bank of America, Credit Operations, No. AZ9-504-02-01, P.O. Box 53143, Phoenix, AZ 85072-3143.

**EQUAL CREDIT OPPORTUNITY ACT NOTICE**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, marital status, national origin, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from any public assistance program, or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor, Bank of America, N.A. (USA), is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.